

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2008 Complaint Report**

**Private Passenger Automobile Insurance**  
**Complaint Indices**

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Alpha by Company					
Code	Name	Complaints 2006-2008	Average Annual Premium 2006- 2008	Average Market Share 2006- 2008	Complaint Index
44725	1st Auto & Casualty Insurance Company	0	\$22,300	0.0%	0
12963	21st Century Insurance Company	0	\$882,812	0.0%	0
22667	Ace American Insurance Company	1	\$-106	- 0.0%	9,999
14184	Acuity A Mutual Insurance Company	0	\$2,893,966	0.1%	0
33898	Aegis Security Insurance Company	0	\$3,594	0.0%	0
42609	Affirmative Insurance Company	117	\$12,513,083	0.5%	863
25232	AIG Advantage Insurance Company	0	\$181,872	0.0%	0
19402	AIG Casualty Company	0	\$842,572	0.0%	0
34789	AIG Centennial Insurance Company	4	\$1,793,835	0.1%	206
36587	AIG National Insurance Company Inc	27	\$7,040,269	0.3%	354
20796	AIG Premier Insurance Company	0	\$1,417,688	0.1%	0
19399	AIU Insurance Company	3	\$2,232,381	0.1%	124
12188	Alfa Vision Insurance Corporation	26	\$5,055,400	0.2%	475
42579	Allied Property & Casualty Insurance Company	16	\$27,347,665	1.0%	54
41840	Allmerica Financial Benefit Insurance Company	0	\$554	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	24	\$25,842,859	0.9%	86
19240	Allstate Indemnity Company	15	\$8,191,457	0.3%	169
19232	Allstate Insurance Company	66	\$46,926,155	1.7%	130
17230	Allstate Property & Casualty Insurance Company	71	\$56,155,762	2.0%	117
38156	Alpha Property & Casualty Insurance Co	7	\$1,479,459	0.1%	437
19100	AMCO Insurance Company	9	\$9,937,443	0.4%	84
10111	American Bankers Insurance Company Of FL	1	\$1,984,895	0.1%	46
20427	American Casualty Company Of Reading PA	0	\$2	0.0%	0
23450	American Family Home Insurance Company	0	\$2,076,709	0.1%	0
19275	American Family Mutual Insurance Company	303	\$433,329,229	15.7%	65
24066	American Fire & Casualty Company	0	\$261,703	0.0%	0
43494	American Hallmark Insurance Company Of TX	0	\$63,785	0.0%	0
19380	American Home Assurance Company	10	\$4,153,891	0.2%	222
32220	American International Insurance Company	0	\$1,313,202	0.0%	0
40258	American International South Insurance Co	26	\$6,605,021	0.2%	363
23469	American Modern Home Insurance Co	0	\$1,670,887	0.1%	0
38652	American Modern Select Insurance Company	0	\$175,952	0.0%	0
39942	American National General Insurance Company	1	\$862,436	0.0%	107
28401	American National Property & Casualty Co	14	\$17,234,764	0.6%	75
19615	American Reliable Insurance Company	0	\$92,030	0.0%	0
42978	American Security Insurance Company	0	\$27,478	0.0%	0
42897	American Service Insurance Company	11	\$858,112	0.0%	1,183
19283	American Standard Insurance Co of WI	87	\$72,085,297	2.6%	111
23396	Amerisure Mutual Insurance Company	0	\$1	0.0%	0
27928	Amex Assurance Company	1	\$634,990	0.0%	145
19976	AMICA Mutual Insurance Company	0	\$1,952,235	0.1%	0
41459	Armed Forces Insurance Exchange	2	\$202,381	0.0%	912
19895	Atlantic Mutual Insurance Company- <i>Suspended</i>	1	\$269,713	0.0%	342
27235	Auto Club Family Insurance Company	30	\$12,594,204	0.5%	220
18988	Auto Owners Insurance Company	2	\$6,186,447	0.2%	30

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15512	Automobile Club Inter-insurance Exchange	97	\$89,851,869	3.2%	100
19062	Automobile Ins Co Of Hartford CT	1	\$615,843	0.0%	150
24813	Balboa Insurance Company	1	\$428,846	0.0%	215
18279	Bankers Standard Insurance Company	0	\$62,451	0.0%	0
19658	Bristol West Insurance Company	6	\$3,038,288	0.1%	182
35955	California Casualty General Ins Co of Oregon	0	\$1,700,146	0.1%	0
20117	California Casualty Indemnity Exchange	4	\$1,178,148	0.0%	313
15725	Cameron Mutual Insurance Company	19	\$18,273,739	0.7%	96
42498	Cameron National Insurance Company	0	\$5,349,667	0.2%	0
19909	Centennial Insurance Company- <i>Suspended</i>	0	\$105,813	0.0%	0
37524	Charter Indemnity Company	1	\$686,521	0.0%	134
10052	Chubb National Insurance Company	0	\$360,827	0.0%	0
10677	Cincinnati Insurance Company The	5	\$2,771,404	0.1%	167
31534	Citizens Insurance Company Of America	0	\$17,823	0.0%	0
40371	Columbia Mutual Insurance Company	15	\$12,068,718	0.4%	115
10204	Consumers Insurance USA Inc	20	\$4,282,475	0.2%	431
35289	Continental Insurance Company The	2	\$-605	- 0.0%	9,999
10783	Cornerstone National Insurance Company	20	\$16,308,310	0.6%	113
20982	Country Casualty Insurance Company	0	\$586,416	0.0%	0
20990	Country Mutual Insurance Company	9	\$5,463,619	0.2%	152
21008	Country Preferred Insurance Company	7	\$7,044,123	0.3%	92
21164	Dairyland Insurance Company	19	\$14,435,144	0.5%	121
37907	Deerbrook Insurance Company	2	\$364,700	0.0%	506
42587	Depositors Insurance Company	9	\$8,694,348	0.3%	96
42781	Direct General Insurance Company	24	\$4,199,284	0.2%	527
23736	Direct National Insurance Company	6	\$1,674,445	0.1%	331
22926	Economy Fire & Casualty Company	0	\$58	0.0%	0
40649	Economy Premier Assurance Company	5	\$2,413,308	0.1%	191
21261	Electric Insurance Company	0	\$2,431,310	0.1%	0
21407	Emcasco Insurance Company	0	\$187,803	0.0%	0
21415	Employers Mutual Casualty Company	2	\$41,492	0.0%	4,449
15130	Encompass Indemnity Company	3	\$4,376,831	0.2%	63
10071	Encompass Insurance Company Of America	1	\$1,781,258	0.1%	52
37915	Essentia Insurance Company	0	\$494,244	0.0%	0
25712	Esurance Insurance Company	36	\$15,695,459	0.6%	212
26859	Farm Bureau Town & Country Ins Co Of MO	61	\$55,292,699	2.0%	102
19194	Farmers Alliance Mutual Insurance Company	2	\$879,275	0.0%	210
21628	Farmers Insurance Company Inc	136	\$133,377,451	4.8%	94
16381	Farmers Union Cooperative Insurance Company	2	\$339,741	0.0%	543
20281	Federal Insurance Company	0	\$992,298	0.0%	0
39306	Fidelity & Deposit Company Maryland	0	\$2	0.0%	0
25180	Fidelity National Insurance Company	2	\$1,786,352	0.1%	103
19852	Financial Indemnity Company	39	\$11,466,543	0.4%	314
21873	Firemans Fund Insurance Company	3	\$4,787,857	0.2%	58
10336	First Acceptance Insurance Company Inc	38	\$5,353,532	0.2%	655

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33588	First Liberty Insurance Corp The	1	\$1,208,954	0.0%	76
11185	Foremost Insurance Company	5	\$3,591,582	0.1%	128
41513	Foremost Signature Insurance Company	0	\$90,710	0.0%	0
21253	Garrison Property & Casualty Insurance Co	0	\$810,986	0.0%	0
28339	Gateway Insurance Company	8	\$1,312,837	0.0%	562
41491	GEICO Casualty Company	7	\$3,065,689	0.1%	211
35882	GEICO General Ins Co	63	\$45,382,117	1.6%	128
22055	GEICO Indemnity Company	35	\$21,731,436	0.8%	149
24414	General Casualty Company Of Wisconsin	1	\$-334	- 0.0%	9,999
11044	GMAC Insurance Company Online Inc	1	\$914,485	0.0%	101
22063	Government Employees Insurance Co	26	\$18,963,091	0.7%	127
26832	Great American Alliance Insurance Company	0	\$384	0.0%	0
26344	Great American Assurance Company	0	\$18,736	0.0%	0
16691	Great American Insurance Company	1	\$15,532	0.0%	5,942
22136	Great American Insurance Company Of NY	0	\$440	0.0%	0
20303	Great Northern Insurance Company	0	\$1,420,887	0.1%	0
14117	Grinnell Mutual Reinsurance Company	9	\$3,974,944	0.1%	209
16144	Grinnell Select Insurance Company	0	\$2,039,712	0.1%	0
42331	Guideone America Insurance Company	1	\$2,519,634	0.1%	37
42803	Guideone Elite Insurance Company	1	\$1,798,231	0.1%	51
15032	Guideone Mutual Insurance Company	4	\$876,308	0.0%	421
14559	Guideone Specialty Mutual Insurance Company	0	\$23,268	0.0%	0
34037	Hallmark Insurance Company	3	\$476,174	0.0%	581
22292	Hanover Insurance Company The	1	\$14,046	0.0%	6,571
22357	Hartford Accident & Indemnity Co	2	\$406,956	0.0%	454
29424	Hartford Casualty Insurance Co	0	\$49,621	0.0%	0
19682	Hartford Fire Insurance Company	4	\$980,806	0.0%	376
37478	Hartford Insurance Company Of Midwest The	9	\$7,717,231	0.3%	108
30104	Hartford Underwriters Insurance Company	23	\$16,032,246	0.6%	132
31550	Haulers Insurance Company Inc	5	\$4,081,798	0.1%	113
22578	Horace Mann Insurance Company	0	\$141,777	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	1	\$1,288,268	0.0%	72
29068	IDS Property Casualty Insurance Company	1	\$2,302,998	0.1%	40
23817	Illinois National Insurance Company	1	\$256,519	0.0%	360
39497	Infinity Assurance Insurance Company	15	\$4,405,675	0.2%	314
11738	Infinity Auto Insurance Company	9	\$2,696,958	0.1%	308
10061	Infinity Indemnity Insurance Company	1	\$606,577	0.0%	152
22268	Infinity Insurance Company	1	\$221,186	0.0%	417
12599	Infinity Standard Insurance Company	0	\$145	0.0%	0
19429	Insurance Company Of The State Of PA	17	\$7,717,975	0.3%	203
10922	Insuremax Insurance Company	15	\$2,163,118	0.1%	640
22780	Integon General Insurance Corporation	0	\$97,253	0.0%	0
22772	Integon Indemnity Corporation	0	\$135,601	0.0%	0
29742	Integon National Insurance Company	1	\$130,119	0.0%	709
10914	Kemper Independence Insurance Company	0	\$1,224,700	0.0%	0

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42404	Liberty Insurance Corporation	1	\$417,086	0.0%	221
23035	Liberty Mutual Fire Insurance Company	24	\$27,786,037	1.0%	80
23043	Liberty Mutual Insurance Company	3	\$1,298	0.0%	9,999
35769	Lyndon Property Insurance Company	0	\$4,929	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$208,240	0.0%	0
28932	Markel American Insurance Company	0	\$375,447	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$15,727	0.0%	0
33650	Mendota Insurance Company	26	\$7,057,508	0.3%	340
31968	Merastar Insurance Company	1	\$247,823	0.0%	372
23353	Meridian Security Insurance Company	0	\$1,649,241	0.1%	0
24821	Meritplan Insurance Company	3	\$62,215	0.0%	4,450
40169	Metropolitan Casualty Insurance Company	0	\$346,878	0.0%	0
25321	Metropolitan Direct Property & Casualty	1	\$1,656,812	0.1%	56
39950	Metropolitan General Insurance Company	1	\$225,931	0.0%	408
34339	Metropolitan Group Property & Casualty Ins Co	14	\$5,352,751	0.2%	241
26298	Metropolitan Property & Casualty Insurance Co	3	\$4,388,987	0.2%	63
38660	MIC General Insurance Corporation	1	\$920,857	0.0%	100
21687	Mid Century Insurance Company	43	\$31,831,056	1.1%	125
23434	Middlesex Insurance Company	1	\$1,701,837	0.1%	54
23515	Midwestern Indemnity Company The	13	\$15,595,845	0.6%	77
40185	Millers Classified Insurance Company	2	\$2,613,749	0.1%	71
14583	Millers First Insurance Company	2	\$2,544,773	0.1%	73
22012	Motors Insurance Corporation	0	\$42	0.0%	0
42447	National General Assurance Company	2	\$1,291,826	0.0%	143
23728	National General Insurance Company	5	\$6,144,247	0.2%	75
27944	National Insurance Association	2	\$543,779	0.0%	339
32620	National Interstate Insurance Company	1	\$350,307	0.0%	263
21881	National Surety Corporation	0	\$79,876	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	5	\$2,995,394	0.1%	154
26093	Nationwide Affinity Insurance Co Of America	14	\$16,977,042	0.6%	76
25453	Nationwide Insurance Company Of America	2	\$6,270,664	0.2%	29
23779	Nationwide Mutual Fire Insurance Company	1	\$-1,058	- 0.0%	9,999
23787	Nationwide Mutual Insurance Company	0	\$62,568	0.0%	0
12130	New South Insurance Company	3	\$2,523,475	0.1%	110
36455	Northbrook Indemnity Company	1	\$81,572	0.0%	1,131
24074	Ohio Casualty Insurance Company	0	\$74,496	0.0%	0
34940	Omni Indemnity Company	2	\$476,886	0.0%	387
39098	Omni Insurance Company	3	\$618,122	0.0%	448
21970	Onebeacon Insurance Company	0	\$113	0.0%	0
32700	Owners Insurance Company	5	\$4,618,809	0.2%	100
20346	Pacific Indemnity Company	0	\$540,118	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$15,006	0.0%	0
24198	Peerless Insurance Company	0	\$149	0.0%	0
21962	Pennsylvania General Insurance Company	0	\$69	0.0%	0
37648	Permanent General Assurance Corporation	0	\$68,437	0.0%	0

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13714	Pharmacists Mutual Insurance Company	0	\$572,323	0.0%	0
18058	Philadelphia Indemnity Insurance Company	2	\$390,844	0.0%	472
25623	Phoenix Insurance Company The	2	\$856,855	0.0%	215
24260	Progressive Casualty Insurance Company	5	\$2,978,183	0.1%	155
42994	Progressive Classic Insurance Company	15	\$9,508,806	0.3%	146
16322	Progressive Direct Insurance Company	34	\$35,935,934	1.3%	87
24279	Progressive Max Insurance Company	34	\$31,332,396	1.1%	100
42919	Progressive Northwestern Insurance Company	46	\$28,943,545	1.0%	147
37834	Progressive Preferred Insurance Company	73	\$66,092,407	2.4%	102
32786	Progressive Specialty Insurance Company	3	\$2,380,525	0.1%	116
34690	Property & Casualty Insurance Co of Hartford	21	\$13,256,836	0.5%	146
43044	Response Insurance Company	0	\$448,207	0.0%	0
26050	Response Worldwide Insurance Company	1	\$995,483	0.0%	93
27065	Rockford Mutual Insurance Company	0	\$39,027	0.0%	0
25405	Safe Auto Insurance Company	14	\$2,707,415	0.1%	477
24740	Safeco Insurance Company Of America	9	\$41,188	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	156	\$123,074,110	4.4%	117
24759	Safeco National Insurance Company	0	\$5,338	0.0%	0
40460	Sagamore Insurance Company	8	\$1,192,718	0.0%	619
22543	Secura Insurance A Mutual Company	1	\$232,188	0.0%	397
10239	Secura Supreme Insurance Company	2	\$2,898,753	0.1%	64
19879	Security National Insurance Company	0	\$47,447	0.0%	0
11000	Sentinel Insurance Company Ltd	0	\$110,119	0.0%	0
24988	Sentry Insurance A Mutual Company	4	\$2,102,733	0.1%	176
23361	Shelter General Insurance Company	8	\$5,054,529	0.2%	146
23388	Shelter Mutual Insurance Company	86	\$145,341,596	5.2%	55
19070	Standard Fire Insurance Company	0	\$142,347	0.0%	0
19530	State Auto National Insurance Company	2	\$505,675	0.0%	365
25127	State Auto Property & Casualty Insurance Co	4	\$4,797,912	0.2%	77
25143	State Farm Fire & Casualty Company	39	\$44,798,493	1.6%	80
25178	State Farm Mutual Automobile Insurance Co	297	\$576,526,936	20.8%	48
22683	Teachers Insurance Company	0	\$917,370	0.0%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$18,684	0.0%	0
42749	Traders Insurance Company	33	\$4,018,184	0.1%	758
33014	Transport Insurance Company- <i>Suspended</i>	1	.	.	.
28188	Travco Insurance Company	0	\$1,372,027	0.0%	0
36137	Travelers Commercial Insurance Company	2	\$1,630,927	0.1%	113
27998	Travelers Home & Marine Insurance Company	18	\$26,982,776	1.0%	62
25658	Travelers Indemnity Company	1	\$1,225	0.0%	9,999
25666	Travelers Indemnity Company Of America	0	\$239,655	0.0%	0
38130	Travelers Personal Insurance Company	8	\$5,014,502	0.2%	147
36161	Travelers Property Casualty Insurance Company	0	\$1,017,680	0.0%	0
19887	Trinity Universal Insurance Company	1	\$241,899	0.0%	382
15954	Trinity Universal Insurance Company Of Kansas	0	\$12,392	0.0%	0
41106	Triumphe Casualty Company	0	\$4,328	0.0%	0

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27120	Trumbull Insurance Company	3	\$504,940	0.0%	548
29459	Twin City Fire Insurance Company	17	\$10,388,467	0.4%	151
13021	United Fire & Casualty Company	1	\$533,231	0.0%	173
25941	United Services Automobile Association	31	\$36,894,790	1.3%	78
10915	Unitrin Direct Property & Casualty Company	14	\$2,945,517	0.1%	439
25909	Unitrin Preferred Insurance Company	2	\$1,192,990	0.0%	155
42862	Universal Casualty Company	17	\$1,856,627	0.1%	845
25968	USAA Casualty Insurance Company	9	\$21,871,512	0.8%	38
18600	USAA General Indemnity Company	2	\$2,250,578	0.1%	82
10644	Victoria Automobile Insurance Company	8	\$3,103,346	0.1%	238
42889	Victoria Fire & Casualty Company	1	\$28,557	0.0%	3,232
20397	Vigilant Insurance Company	1	\$1,086,083	0.0%	85
13137	Viking Insurance Company Of Wisconsin	20	\$6,558,250	0.2%	281
44393	West American Insurance Company	0	\$1,116,344	0.0%	0
27871	Western Agricultural Insurance Company	3	\$628,095	0.0%	441
27502	Western General Insurance Company Inc	0	\$8,827	0.0%	0
13250	Workmens Auto Insurance Company	8	\$1,308,807	0.0%	564
27090	Young America Insurance Company	4	\$3,334,211	0.1%	111
<b>Total</b>		<b>3,000</b>	<b>\$2,768,694,291</b>	<b>100.0%</b>	<b>.</b>